

Financial Institution Overview—2000 to 2002
I. Number of Institutions at Yearend

Commercial banks	2000	2001	2002
State-chartered banks at yearend	202	196	185
De novo state banks opened during the year	5	8	5
Conversions to state banks during the year	-	1	1
National banks at yearend	82	84	83
De novo national banks opened during the year	3	8	5
Conversions to national banks at yearend	1	-	-
Credit unions			
State-chartered credit unions at yearend	215	218	223
Conversions to state charter	13	7	9
Federal credit unions at yearend	436	418	387
Conversions to federal charter	-	-	-
Industrial banks			
Industrial banks at yearend	22	21	19
New industrial banks opened	-	-	-
Trust companies			
Trust companies at yearend	20	14	12
New trust companies opened	-	-	-
Savings and loan associations			
Savings and loan associations at yearend	4	1	1
New savings and loan associations opened	-	-	-
Foreign (other nation) bank agencies/branches			
Foreign banks with state agencies/branches at yearend	54	49	43
New agencies/branches opened	1	-	1
Foreign banks with federal agencies/branches	8	8	7
New agencies/branches opened	-	-	-
Foreign (other nation) bank representative offices			
Foreign banks with representative offices at yearend	23	20	19
New representative offices opened	6	-	3
Foreign (other state) bank facilities offices			
Foreign (other state) banks with facilities at yearend	42	36	33
New facility offices opened	1	3	3
Premium finance companies			
Premium finance companies at yearend	72	68	67
New premium finance companies opened	2	3	6

January 31, 2003

Financial Institution Overview—2000 to 2002
I. Number of Institutions at Yearend(Continued)

Transmitters of money abroad	2000	2001	2002
Transmitters of money abroad at yearend	53	55	55
New transmitters of money abroad opened	5	3	3
Issuers of payment instruments			
Issuers of payment instruments at yearend	11	10	10
New issuers of payment instruments opened	1	-	-
Issuers of travelers checks			
Travelers check issuers at yearend	6	5	5
New issuer of travelers checks opened	-	-	-
Business and Industrial Development Corporations (BIDCOs)			
BIDCOs	1	2	2
New BIDCOs opened during the year	1	1	-

January 31, 2003

Financial Institution Overview—2000 to 2002

II. Total Assets (in millions of dollars)

Type of Institution	12/31/00	12/31/01	12/31/02
Commercial banks			
State-chartered banks	\$124,053.6	\$134,521.9	\$148,669.8
National banks	173,492.1	214,228.7	267,468.0
Credit unions			
State-chartered credit unions	35,812.8	43,740.2	50,534.1
Federal credit unions	30,266.1	33,264.4	36,497.7
Industrial banks	10,934.1	11,529.2	12,606.9
Savings and loan associations	2,161.1	305.6	337.6
Foreign Banks			
State-chartered agencies and branches of foreign banks	25,528.7	19,669.1	16,777.6
Federal agencies and branches of foreign banks	953.7	NA	NA
Trust companies	632.2	651.6	574.7
Premium finance companies	\$215.8	\$298.3	\$322.1

NA Not available

May 6, 2003